3/09/05 11:28:00 35 BK 494 PG 206 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

James A. Willbanks and wife Loraine M. Willbanks GRANTORS

TO

WARRANTY

DEED

m-Willianka)

WWW.

Cynthia A. Stanford-Means, an unmarried person
GRANTEE

For and in consideration of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, James A. Willbanks and wife Loraine M. Willbanks, do hereby sell, convey, and warrant unto Cynthia A. Stanford-Means, an unmarried person, the following described property situated in the County of DeSoto, State of Mississippi, together with all improvements and appurtenances thereon more particularly described as follows:

Lot 635, Section F, Carriage Hills Subdivision, in Section 24, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 6, Page 3-4, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this deed is subject to subdivision and zoning regulations in effect in DeSoto County, rights of ways and easements for public roads and public utilities and restrictive covenants and easements of record.

It is understood and agreed that the taxes for the year 2005 have been prorated as of this date on an estimated basis and when said taxes are actually determined, if the proration is incorrect then Grantor(s) agree to pay Grantee(s) or their assigns any deficiency and likewise Grantee(s) agree to pay Grantor(s) or their assigns any amount overpaid.

Possession is to be given with delivery of this Deed.

WITNESS OUR SIGNATURES, this the 22nd day of February, 2005

STATE OF Mississippi COUNTY OF DeSoto

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 22nd day of February, 2005, within my jurisdiction, the within named James A. Wilbanks and wife Loraine M. Wilbanks, who acknowledged that he executed the above and foregoing instrument.

My Commission Expires:

July 15, 2008

GRANTOR'S ADDRESS: 748 Cumberland Cove Southaven, Mississippi 38671 Work Phone #: N/A Home Phone #: N/A

THIS INSTRUMENT PREPARED BY:

Eric L. Sappenfield, PLLC 6858 Swinnea Road #5 Rutland Place Southaven, Mississippi 38671 (662) 349-3436

ELL COMMENSATION OF SECURITY O

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GRANTEE'S ADDRESS:

Notary Public Adrienne Ray

748 Cumberland Cove
Southaven, Mississippi 38671

Work Phone #: N/A Home Phone #: N/A

FILE NUMBER: 11081

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